

Volume 7 Issue 2



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DEPARTMENT OF DEFENSE, VETERANS AND EMERGENCY MANAGEMENT
PUBLISHED BY THE MEARNG RETIREE COUNCIL

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Please advise us of mailing address changes and those due to 911. If you do not wish to continue receiving the newsletter, contact a council member.

Continuation of Newsletter The Retiree Council has decided to continue the Retiree Newsletter to spouses of deceased retirees when the spouse requests it. Many items in the newsletter may prove valuable to the surviving spouse.

New Members: Membership is open to retirees of all ranks and gender from all parts of Maine. If you or a retiree you know are interested, please contact a Council member. Retired NCOs should consider getting involved to have their concerns surfaced and to demonstrate they are still an active member in military affairs.

****RETIREMENT BENEFITS AND SERVICES****

COMMENTARY This is the seventeenth Retiree Newsletter, normally published in Apr, Aug and Dec. Our purpose is to keep you informed and provide you a continuing sense of belonging to the Guard after retirement. We hope the newsletter helps accomplish that purpose.

Information is furnished through various sources, and is only made available in this newsletter for your information. Information and comments contained in this newsletter is intended solely for the personal interest of the recipient and should not be considered as an endorsement. If you have an item you would like considered for publication, please send it to the MEARNG Retiree Council, Camp Keyes, Augusta, ME 04333 or e-mail it to dean.soule@me.ngb.army.mil

This newsletter and all previous issues of the newsletters can be found on the following web sites:

<http://www.state.me.us/va/defense/retirees.htm> and

<http://www.me.ngb.army.mil/retire/>

We are continuing to update our mailing list to include all MEARNG retirees. **If you know any retiree(s) who are not receiving the newsletter, please send their name and address to a member of the Retiree Council or e-mail us.**

MEDICARE: - Because of the complexity evolving Part "A" & "B" of Medicare, I would like to recap on the basics of Medicare. Medicare consists of two main



parts, Part A (Hospital Insurance) and Part B (Medical Insurance). Part A covers what the hospital charges and Part B is what the doctors charge. Most American's with Social Security eligibility become eligible for Medicare at age 65. However, if determined disabled under Social Security rules, it is possible to become eligible for Medicare prior to age 65. This discussion will cover the majority of Americans who become eligible for Medicare at age 65. It is possible to become eligible for Social Security and start to receive Social Security benefits prior to age 65, but that does not affect normal Medicare eligibility. The individual will become eligible at age 65. Unless both spouses have the same birthday, they will not become eligible for Medicare at the same time. REMEMBER - Medicare eligibility is based on Social Security eligibility. Part A Medicare is automatic at age 65. It makes no difference if you are still employed or not. Medicare Part A has no premium cost attached to it, so nothing is deducted from your Social Security benefit for the coverage. Cost of

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Part A coverage was deducted from your wages when you were working, it is not really free. You just prepaid part of the cost.

Medicare Part B is different. Enrollment in Part B is contingent upon being entitled to Part A Medicare. First, upon reaching age 65, and if you are in receipt of Social Security benefits, you are sent a card by the Social Security Administration that says you are automatically enrolled in Part A and Part B. If you do not want Part B, you take action to decline it. So basically, you don't enroll, you disenroll, because if you do nothing you are automatically enrolled in Part B. Second, \$50.00 per month, (for 2001, it will increase in 2002) is deducted from your Social Security benefit as a premium cost. Enrollment in Part B Medicare raises a lot of questions for military retirees in relation to their eligibility for TRICARE after age 65. The question arises as to when one can enroll in Part B. There are three kinds of enrollment periods:

- 1 - Initial Enrollment Period
- 2 - General Enrollment Period
- 3 - Special Enrollment Period

Need to look at these three periods. The Initial Enrollment Period is the first opportunity an individual has to enroll, normally the first month of eligibility for Part A Medicare or three months prior to the individual reaching age 65. The General Enrollment Period is 1 January through 31 March of each year for those individuals who did not enroll during their Initial Enrollment Period and now want to enroll. The Special Enrollment Period is for those individuals who were employed or covered by a group health plan during their Initial Enrollment Period and now no longer have that coverage or they may want Part B Medicare as a Supplement to that coverage. The Initial Enrollment Period begins 3 months before the month the individual reaches age 65 and ends 3 months after the month the individual reaches age 65. This amounts to a period of seven months. Coverage is effective on the date they became eligible for Part A Medicare. The General Enrollment Period is 1 January through 31 March of each year. Coverage is effective on 1 July of that year. As a rule, individuals who do not enroll in their Initial Enrollment Period and delay enrollment until a General Enrollment Period, will be charged a premium increase of 10% for every year that has passed since their Initial Enrollment Period. The Special Enrollment Period is an 8-month period starting with the month the individual is no longer covered by their group health insurance. Coverage begins on the first day of the month of enrollment, or at the individual's option, the first day of any of the following three months while still covered under the group health plan. Or the first of the month following the month the group health plan coverage was not long in effect. No penalty is charged for enrollment during a Special

Enrollment Period. This is a very quick and general overview of enrollment in Part B Medicare. The things to remember is when to enroll, and the penalty is only charged under a General Enrollment Period. Finally, since the mid-1980's, DEERS has been sending letters to retirees and family members as they approach their 65th birthday about the ending of TRICARE eligibility at age 65 and the need to enroll in Part B Medicare.

TRICARE FOR LIFE:

A TRICARE For Life Briefings was presented over the last couple of months throughout the state of Maine. I hope that those of you that did make the briefing in your area were able to walk away with a better understanding of TRICARE FOR LIFE. A toll free number is available for TRICARE For Life (65 and over) – 1-888-999-6355 and regular TRICARE membership – 1-888-999-5195. There hours of service are Monday – Friday, 8am to 6pm.

TRICARE AFTER AGE 65 – For those retirees age 65 and older, you should have received in the mail some information regarding TRICARE after age 65. The address on file with DEERS was used to make the mailing. Be sure your address in DEERS is up-to-date.

TRICARE INFORMATION - The most comprehensive and up-to-date TRICARE information is available on the TRICARE Web site at <http://www.tricare.osd.mil> For those beneficiaries whose questions cannot be answered by the TRICARE Web site, there are new TRICARE toll-free telephone numbers to TRICARE representatives with answers on TRICARE For Life, the TRICARE Senior Pharmacy Program, and TRICARE Prime Remote for active duty and their family members. These new telephone numbers will greatly expand TRICARE's ability to provide accurate information.

One of the best features of the new information technology center is the "warm hand-off." When beneficiaries reach a TRICARE Information Center representative, they are not disconnected until they have their questions answered, or they have been connected to another person who can help them.

There are no telephone recordings or directories to sort through.

The toll-free telephone numbers for these TRICARE programs are:

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- Senior Pharmacy Program 1-877-DOD-MEDS (1-877-363-6337)
- TRICARE For Life program 1-888-DOD-LIFE (1-888-363-5433)

Accessing the TRICARE Web site, available 24 hours a day, seven days a week, and using the tools available, such as "Frequently Asked Questions" beneficiaries can get the answers they need when they need them.

Hours of operation for the telephone information center are Monday through Friday 7 a.m. - 11 p.m., Saturday 9 a.m. - 8 p.m., and Sunday 10 a.m. - 5:30 p.m. ET.

NEW PHARMACY CO-PAY

On April 1st, 2001, the Department of Defense implemented a new pharmacy co-pay structure based on a prescription drug's status as generic or non-generic and the place of service (network pharmacies, non-network pharmacies or NMOP) rather than beneficiary category. Cost sharing requirements will no longer be based upon a beneficiary's enrollment or non-enrollment in TRICARE Prime (except point of service charges will still apply). The new co-pay structure affects all beneficiaries with the exception of Active Duty members, who never pay co-pay for prescriptions. Cost sharing amounts were selected to assure that all beneficiaries could obtain a reduction in their current cost sharing through use of generic products, and that brand-name cost sharing although higher than generic, would not unduly increase out of pocket costs in relation to their current cost sharing levels.

Prescription drugs purchased through NMOP are only \$3 for up to a 90-day supply of generic medications, or \$9 for up to a 90-day supply of brand name medications. When you purchase your prescription at a TRICARE Retail Network pharmacy you pay only \$9 for a 30-day supply of brand-name prescription drugs, and \$3 for a 30-day supply of generic prescription drugs - more than with NMOP, but far below the retail price.

Non-network retail pharmacies are the most expensive option. Eligible beneficiaries usually receive reimbursement of 80% of the full retail price for medications, after they have met the TRICARE annual deductible amount (\$150 per individual, \$300 per family or \$50 individual/\$100 family for lower grade enlisted families) which applies to services obtained from non-network pharmacies. TRICARE Prime beneficiaries who use non-network pharmacy services will continue to pay the 50% point-of-service cost share as well as a deductible of \$300 per individual or \$600 family.

The following chart illustrates this new co-pay structure for prescription drugs, which became **effective on April 1, 2001**.

<i>Your Cost</i>		
Place of Service	Generic Drugs	Brand Name Drugs
Military Treatment Facility	\$0	\$0
National Mail Order Pharmacy (up to a 90-day supply)	\$3	\$9
TRICARE Retail Networks (up to a 30-day supply)	\$3	\$9
Non-Network Pharmacies	\$9 or 20% of total cost (whichever is greater) Existing deductibles and POS Penalty apply (E-4 & < \$50 per person \$100 per family) (Standard \$150 per person/\$300 per family) (Prime \$300 per person/\$600 per family, POS Penalty - 50%)	

RETAIL NETWORK PHARMACIES:

Is your retail pharmacy part of the TRICARE Retail Network? - To find out, go to http://www.tricare.osd.mil/pharmacy/retail_network.htm Once there, click on your state and location of the nearest retail network pharmacy. If you have a military pharmacy in your area, that should be your first choice. Second choice, should be the National Mail Order Pharmacy (NMOP) Program. You don't have to leave your house under this plan except to pick up your ordered prescriptions from your mailbox, or post office if you use a post office box. NMOP will mail prescriptions to a post office box address and if the postmaster can't fit the package in your box, a note will be placed in your box telling you that you have a package to pick up at the counter. Third choice should be a TRICARE Network Retail Pharmacy and fourth choice is the Non-network pharmacy.

If you need a prescription filled right away and are unable to use an MTF pharmacy, visit one of the civilian pharmacies that are approved by TRICARE — otherwise known as "retail network pharmacies."

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Through the retail network pharmacies, TRICARE beneficiaries can obtain up to a 30-day supply of most prescription medications for a small co-pay. While the National Mail Order Pharmacy is more cost effective for long-term medications, it is recommended using a retail network pharmacy for new prescriptions your health care provider has required you to start taking immediately.

Using a retail network pharmacy is easy. Simply present the pharmacist with your written prescription, along with your military identification card. Depending on your region, you may need to present your TRICARE card. Contact your retail network pharmacy for details.

To be eligible for the TRICARE benefit at a retail network pharmacy, your family's information must be up to date in the Defense Enrollment Eligibility Reporting System (DEERS).

To verify that your family's information is up to date, call the DEERS Telephone Center toll free Monday through Friday from 9 a.m. to 6:30 p.m. Eastern Time at 1-800-538-9552 (in California, call 1-800-334-4162).

You may update your information either by phone at the numbers listed above, or by any of the following:

Simply click here <https://www.tricare.osd.mil/DEERSAddress/> to go directly to the DEERS address change page of TRICARE's Web site.

You can mail your address and family status changes to:

DEERS Support Office
Attn: Change of Address

400 Gigling Road
Seaside, CA 93955-6771

Or you may fax your family's updated information to: 1-831-655-8317.

If you have any difficulties having your prescriptions filled at your local retail network pharmacy, please contact your nearest

TRICARE service center.

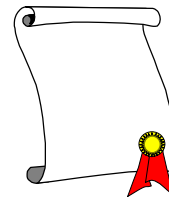
As a beneficiary, you will only pay a fraction of the total cost at retail network pharmacies. See below for exact costs to you as a beneficiary.

FITNESS CENTERS AVAILABLE TO RETIREES – *Another benefit for the retiree.* In accordance with MEARNNG policy letter CS 01-03, dated 12 July 2001, retirees of the Maine National Guard and retirees of other branches of the United States Armed Forces and their families (when accompanied by the member/employee) are authorized the use of the fitness centers located in the armories throughout the state. A senior full time employee at each Maine Army National Guard Fitness Center location will be designated by the Armory/Reserve Center commander to monitor and ensure that only the proper individuals use the equipment. Guests are not allowed to use these facilities.



- Hours of use are 0600-2000, Monday – Friday and on Drill Weekends and Annual Training (AT) weekends.
- Use of heavy free-weights to do bench presses and similar type exercises will only be done with a spotter.
- Modifications to exercise machines and equipment are prohibited.
- All persons using the facility will wear appropriate sports shoes and clothing and bring a towel.

Those of you interested contact your local armory and talk with the appointed senior full time employee for setting up an appointment.



****TRANSITIONS****

Retirements

Arnoldy, John S., SGT	Bergeron, Robert J., SGT
Bowman, Timothy L., LTC	Booker, Kenneth D., MSG
Brandt, David H., LTC	Cann, Keith J., SGT
Cedroni, Richard B., SPC	Demmons, Arthur E., SGT
Frost, James S., Jr., SSG	Green, Richard B., COL
Grenier, Timothy L., SSG	Harris, Dale T., SGT
Horr, David A. MSG	Jandreau, Michael J., SSG
Johnson, Stephen E., 1SG	Jones, Robert C., SGT
Keaton, Vaughn R., SSG	Knedler, Richard D., CW4
Lenz, David J., CW3	Letellier, Robert R. SR SSG
McKusick, Perry A., SFC	Meservey, Samuel B., SGT
Michaud, Joel, LTC	Murray, Joseph L., Jr., SSG
Ohara, Michael L., SPC	Robinson, Brigitte J., SGT
Sereyko, Richard D., SSG	Sico, John R., SFC
Stevens, Earl C., SGT	Strelka, Richard F., SGT
Taylor, Scott E., SSG	Whitehouse Michael J. SSG

(Any names that are not on this list, was not done intentionally, please advise.)**

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****TAPS****

SFC Grover Frost

It is suggested that the Headquarters at Camp Keyes, Augusta, Maine be made aware of a deceased retiree. Upon receiving notification, word will be disseminated to Staff and Units of the Maine Army National Guard. This will enable any active guard member who may have served with the retiree to pay their condolences. Persons to call is the Chief of Staff at 626-4280, or to myself at 626-4380 or e-mail me at dean.soule@me.ngb.army.mil

“TAPS”

***Composed By Major General Daniel Butterfield
Army of the Potomac, Civil War***

***“Fading light dims the sight,
And a star gems the sky, gleaming bright.
From afar drawing nigh – Falls the night.***

***“Day is done gone the sun,
From the lake, from the hills, from the sky.
All is well, safely rest, God is nigh.***

***“Then good night, peaceful night,
Till the light of the dawn shineth bright,
God is near, do not fear – Friend, good night.”***

“TAPS” is the most beautiful bugle call. Played slowly and softly it has a smooth, tender and touching character. The bugle call was written during the Peninsula Campaign of the Civil War by General Butterfield, with an assist from his bugler, Oliver W. Norton, in 1862.

“TAPS” went on from its origin as an alternative to “Lights Out” to become not only a signal that day was done, but also to say good-bye to a fallen comrade.

“TAPS” is customarily played at funerals at Arlington National Cemetery as well as at ceremonies at the Tomb of the Unknowns there.

Its composer is buried in the Post Cemetery at the United States Military Academy at West Point, (even though he did not graduate from the Academy).

WHY THE AMERICAN FLAG IS FOLDED 13 TIMES -

1. The first fold of our flag is a symbol of life.
2. The second fold is a symbol of our belief in eternal life.
3. The third fold is made in honor and remembrance of the veterans departing our ranks who gave a portion of their lives for the defense of our country to attain peace throughout the world.
4. The fourth fold represents our weaker nature, for as American citizens trusting in God, it is to Him we turn in times of peace as well as in time of war for His divine guidance.
5. The fifth fold is a tribute to our country, for in the words of Stephen Decatur, "Our Country, in dealing with other countries may she always be right; but it is still our country, right or wrong."
6. The sixth fold is for where our hearts lie. It is with our heart that we pledge allegiance to the flag of the United States Of America, and to the Republic for which it stands, one Nation under God, indivisible, with Liberty and Justice for all.
7. The seventh fold is a tribute to our Armed Forces, for it is through the Armed Forces that we protect our country and our flag against all her enemies, whether they be found within or without the boundaries of our republic.
8. The eighth fold is a tribute to the one who entered into the valley of the shadow of death, that we might see the light of day, and to honor mother, for whom it flies on Mother's Day.
9. The ninth fold is a tribute to womanhood; for it has been through their faith, their love, loyalty and devotion that the character of the men and women who have made this country great has been molded.
10. The tenth fold is a tribute to the father, for he, too, has given his sons and daughters for the defense of our country since they were first born.
11. The eleventh fold, in the eyes of a Hebrew citizen represents the lower portion of the seal of King David and King Solomon, and glorifies in their eyes, the God of Abraham, Isaac, and Jacob.
12. The twelfth fold, in the eyes of a Christian citizen, represents an emblem of eternity and glorifies, in their eyes, God the Father, the Son, and Holy Spirit.

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13. When the flag is completely folded, the stars are uppermost reminding us of our nation's motto, "In God We Trust".

After the flag is completely folded and tucked in, it takes on the appearance of a cocked hat, ever reminding us of the soldiers who served under General George Washington, and the sailors and marines who served under Captain John Paul Jones, who were followed by their comrades and shipmates in the Armed Forces of the United States, preserving for us the rights, privileges, and freedoms we enjoy today.

AMERICA UNDER ATTACK – TERROR IN THE SKY:

It goes without saying that September 11, 2001 will be a day remembered by all Americans throughout this great nation of ours and around the world; a day of infamy, a day of tremendous shock and sadness. Trying to find the right words to convey and describe our heightened emotions is difficult. Our nation has been struck hard, without warning, but we are a strong people and we will overcome this horrific tragedy. The destruction to the World Trade Center, the Pentagon and of course, the crash of yet another airliner in Pennsylvania took many innocent lives. The death toll is still unknown, the number of injuries continue to mount and won't be known for days and our sense of loss remains nondescript. Though we repeatedly wonder how could this have happened or why did this happen – in time we will have answers. We must not point fingers nor make this a personal vendetta. What we can do is try to get back to a normal routine. We can donate much needed blood. We can make financial contributions to the Red Cross and to the Salvation Army. Above all, we can pray. We can pray for the loss of life, for the family members, co-workers and friends who are in shock, for the rescue individuals to aid them in their search and last of all, pray that we find and attain world peace.

Gloria McGuire

MAX FACTS AMONG THE MISSING OF THE RECENT TRAGEDY AT THE PENTAGON

The following is from an e-mail that I received from Lt. James "EMO" Tichacek, USN (Ret). Lt. Tichacek is the editor of the "Bulletin Updates" that is circulated throughout the military like "Max Facts". As did Lt.



Tichacek and many others, I used a lot of information that was put out by Max for the MeARNG Retiree Newsletter. Though I have never met Max Beilke, (Max Facts) in person, I have communicated with him on occasion via e-mail. He was certainly a devoted and dedicated man to the military force and country who kept retirees and active members of the military abreast of current and proposed benefits. He will be sadly missed by those who have been touched by him.

Dean A. Soule

Max Beilke: Recent events have touched us all. Those of you who regularly read the Bulletin Updates have seen that the source of many were the articles gleaned from the MAX FACTS Newsletter put out by Max Beilke. Max, a retired Master Sgt., worked at the Army's ODCSPER in the pentagon.

Unfortunately, his name is on the list of missing and unaccounted for personnel in the Pentagon. Veterans have lost a good friend, a valuable source of information, and a great retiree advocate. All who knew him or of him appreciate the fine work he did for the active and retired military community. This is to wish him fair winds and following seas at his next command.

Lt. James "EMO" Tichacek, USN (Ret)

Director, Retiree Activities Office & U.S. Embassy Warden
Baguio City RP

****MISCELLANEOUS****

NATIONAL GUARD ASSOCIATION:

If you are not a member, either annual or life, now is the time to join the National Guard Association.

For officers and warrant officers, call HQ MENG at (207) 626-4311 and ask for LTC Alan Tibbetts who will send you an application for retired life membership. Fill it out and return it with a check payable to NGAUS in the amount of \$125.00. He will provide information on annual membership if so desired.

ENLISTED ASSOCIATION:

The Enlisted Association of the National Guard of the United States held its Annual Conference in Mobile, Alabama from 18 to 22 August 2001. Attending from the State of Maine were MG Joseph E. Tinkham, CSM Mark J. Collins, SGT Christopher Armstrong and SPC Roland Choate. Thirty four resolutions were approved by the membership to go forward to the Congress of the United States for consideration. For more information on the

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Annual Conference and EANGUS visit our web site at <http://eangus.wego.com>

Regular membership in the Enlisted Association is open to all current drilling Guard soldiers and retirees. Officers and non guard may show their support for EANGUS by joining as associate members. The cost of annual membership is E1 through E5 \$10.00, E6 through E9 \$15.00 and Associate members \$15.00. Mail membership applications to CSM Collins at Camp keyes.

THE MAINE MILITARY HISTORICAL SOCIETY:

Is planning for its annual meeting on Saturday evening 27 October, 2001, to be held at the Senator Inn, Augusta. The theme for the meeting is "Korean War Veterans Not Forgotten". Plan now to attend for a great evening. If you know a Korean War veteran who is not a MeARNG Retiree let him/her know. Please keep him/her informed. Detailed information will appear in the August issue of this newsletter.



286th S&S BN REUNION:

On July 21, 2001 we held the 1st reunion of the 286th S&S Bn. Everyone in attendance commented on the success and as a result the overall consensus was to plan on having a reunion for the following year. There were approximately 46 members and spouses that attended, all of which expressed having a good time.



I would like to ask for any feedback, (suggestions of when, where, etc.), from people that would be interested in having a reunion in 2002. I would challenge all that attended the last reunion to invite any member who did not attend the past reunion, and to bring them with you to the next reunion.

I would also like to personally thank Dean Soule for all his help and support as well as Kelly Wynn and everyone at the Augusta Military Assoc. Club for all there work to make this a success. I thank all that attended and hope that many more attend next year. If you have any comments please contact Jim Laflin at 287-2642 or e-mail james.Laflin@state.me.us.

or

Dean Soule at 626-4380 or e-mail dean.soule@me.ngb.army.mil.

or fill out the survey and mail it to:

Jim Laflin
25 Berry Rd
Readfield, Me. 04355

Sincerely,

LTC Jim Laflin (Ret)

286th S&S Bn Reunion for 2002 (Survey)

Mail to: Jim Laflin

25 Berry Rd

Readfield, Maine 04355

Member's Name: _____

Member's Address: _____

☐ I am interested in attending

☐ I am not interested in attending

Feedback – Suggestions:

When: _____

Where: _____

Etc.: _____

VETERANS & RETIREES GETS A SALUTE FROM THE SERGEANT MAJOR OF THE ARMY (SMA)

SMA Tiler recently addressed the Army's senior NCO Corps. Although the majority of his comments concerned the Active force, there was one comment that is worth sharing with the retired community.

"Veterans and retirees - I would encourage all senior leaders to continue to foster the relationships among local veterans and retirees, thereby becoming aware of their needs and concerns. This is an outstanding group of loyal Americans that have sacrificed so much for our country, while earning us the respect and reputation that we enjoy today. They are still a vital part of our team that deserves to be kept informed and reminded of the high esteem in which they are held. Whenever possible, invite them to your units' events and ceremonies."

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IS IT TIME TO GIVE SOMETHING BACK TO THE GUARD?

As chairman of the Maine Army National Guard Retiree Council, I see many activities going on in the National Guard of Maine that could use retirees support. Support as simple as membership in: The Maine Military Historical Society; the officer or enlisted associations of the Maine National Guard; the Augusta Area Military Association; the Club at the 112th, to name a few.

Support by giving of your time by serving on the board of directors of the Historical Society, or as a member of the retiree council.

Support by attending the annual prayer breakfast in Augusta, support by attending the annual military ball in Augusta, support by attending the annual meeting of the Historical society; support by attending unit functions such as retirements, unit days etc.

For those who are lucky enough to have a few extra dollars, financial support to the above organizations.

Think of this? This newsletter goes to over 1300 MeARNG retirees, with ages from 40 to close to 90 or better. Would it not be great for those of us who can to provide the support mentioned above!

Sincerely, your Chairman, AL WHITE otherwise know as WHITY.

MAINE NATIONAL GUARDSMAN – RETIREES, ACTIVE & M-DAY SOLDIERS UNITED AS ONE

The following is an article from SFC Barbara Claudel, the State Family Program Coordinator for the Maine National Guard. Barbara's request echoes the two previous articles from the Sergeant Major of the Army and the Chairman of the Maine Army National Guard Retiree Council. I urge those of you that can to volunteer your services to Barbara's worthy request.

Been there, done that, got a story to tell?

The Maine National Guard Family Program is looking for retirees and family members to help build a Speakers Bureau. Your experiences and knowledge should not go to waste! Use it by helping to prepare our current military families to face the challenges of today's guard. As a volunteer of the Family Program, you would visit units and share your message of family readiness and wellness to Maine Army & Air National Guard families. Messages such as how to cope with separation, knowing your benefits (and we all know this is a broad subject), understanding

military acronyms, the chain of command and chain of concern is all valuable information that will help family members feel like they are truly part of our guard family. Why volunteer? It's a good feeling to know that you have eliminated some of the undue stress that your family may have gone through by educating your fellow military members. All of our volunteers are reimbursed for travel & expenses related to the work they perform. If you have any interest in becoming a volunteer of the Maine National Guard Family Program, please call at 1-800-581-9989 (in state only) or (207) 626-4410.

BARBARA A. CLAUDEL
SFC, MEARNG
State Family Program Coordinator
207 626-4410 or
800 581-9989

"Every Family Ready"

****UPCOMING EVENTS****

RETIREE COUNCIL MEETINGS: The Council meets at 0900 in the TAG conference room, Camp Keyes, Augusta. Any retiree or non-retiree is welcome to attend.

The remaining meeting dates for this year is:

16 October; 18 December

MAINE ARMY RETIREE COUNCIL MEETINGS - CALENDAR YEAR 2001:

(Don't be confused with the MEARNG Retiree Council. This council is for all branches of service in Maine).

The Maine Army Retiree Council conducts meetings, at various times, which imparts information of interest to all military retirees. Retirees of all military services, and their spouses, are invited and encouraged to attend. Scheduled meetings for 2001 as follows:

- 16 Aug 2001, 1930 hours, Maine Veterans Home, U.S. Route #1, Scarborough, Maine
- 18 Oct 2001, 1930 hours, Post #40, American Legion Home, Winthrop, Maine

Additional information relative to these meetings, or other matters pertaining to Military Retirees, please contact either of the following persons:

CSM Estol R. "Mac" McClintock, USA (Ret),
(207) 683-6121 or CSM Edward L. Davis, AUS (Ret) (207) 287-5222

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POW/MIA RECOGNITION DAY

September 21 is the
National POW/MIA
Recognition Day.



TWENTY NINTH ANNUAL MILITARY BALL

"A Salute To All Veterans"

Saturday, 20 October 2001

1700-1900: Maine Military Museum Tours

*Pre-Ball Dinner

1900-1945: Social Hour at Armory – 195th Army
Band providing background music

2000: Posting of Colors

2030-2345: 29th Annual Military Ball

featuring "Working Class"

Rock, Rhythm and Blues

Boogie Woogie Band



Ticket Cost: (Make checks payable to AAMA)

- Enlisted and civilian DVEM – \$20.00 per couple
- Officer and invited guest – \$30.00 per couple

Ticket price includes hors d'oeuvres during Social Hour
at the Armory between 1900-1945.

Tickets are available through your unit during September
and October or by calling Scott Poulin at 626-4344.
Seating is limited; please reserve tickets early. Retirees
may pick up tickets at the Command Group or by calling
626-4302.

Officer Uniform:

Dress Blues with bow tie (*neck tab for female soldiers*);
Dress Mess; Class A Uniform.

Prior Service Uniform:

Prior Service Uniform/Formal/Suit.

Enlisted Uniform:

Dress Blues with bow tie (*neck tab for female soldiers*);
Class A Uniform with white or green shirt, bow tie (*neck
tab for female soldiers*).

Civilian and Retired Personnel:

Formal eveningwear or suit is required.

Lodging:

Lodging accommodations must be made prior to 10 Oct at
the following locations:

Comfort Inn	207-623-1000 \$51.00 1-800-808-1188 (Toll Free)
Holiday Inn	207-622-4751 \$51.00 1-800-694-6404 (Toll Free)
Augusta Travel Lodge	207-622-6371 \$50.00
Senator Inn	207-622-5804 \$89.00

****The Augusta Area Military Association is hosting a pre-
Military Ball dinner at the Augusta Country Club.***

An Elegant Buffet Featuring: Honey Grilled Breast of
Chicken, Haddock Ponchartrain and Prime Rib. Offered at
a reduced price of \$16.50 per person. (Includes Gratuity)

Please make reservations by calling the Command Group at
207-626-4288 no later than 15 October 2001.

Shuttle service will be available to and from the Country
Club, your hotel and Augusta Armory by calling the
Augusta Armory at 207-626-4507 or 626-4473.

Music By:

195th Army Band

WORKING CLASS



Rock, Rhythm and Blues

Boogie Woogie Band

Photography Available from:

Don Morin Photography

State law prohibits BYOB at catered affairs.

***Refreshments will be available at an extremely reasonable
bar price. The Military Ball is sponsored by the Augusta
Area Military Association.***

RETIREE NEWSLETTER

ANNUAL ENGINEER AWARDS BANQUET

Everyone is invited to attend the Annual Engineer Awards Banquet to be held at the Augusta Armory on 3 November 01. The banquet will be begin at 1700 hrs and the cost per person is \$7.00. The attire is civilian casual.



Please contact SFC Merrill at 582-1456 if you are interested in attending.

The 240th Engineer Group and the 133rd Engineer Battalion look forward to seeing you there!

****FOR YOUR INFORMATION****

VOLUNTARY RECALL TO ACTIVE STATUS OR STATE ACTIVE DUTY

In light of the recent events the Maine Army National Guard has received numerous inquiries from former soldiers and retirees asking how they may volunteer for service or recall. The attached memo provides details as to how former soldiers may volunteer for recall to Active Duty, volunteer for State Active duty or rejoin the MEARNG (for non-retirees).

DEPARTMENT OF DEFENSE, VETERANS, AND EMERGENCY MANAGEMENT

Military Bureau

Headquarters, Maine Army National Guard

MEARNG-DPA

18 September 2001

MEMORANDUM FOR All Retirees and Soldiers
Previously Separated from the MEARNG

SUBJECT: Voluntary Recall to Active Status or State
Active Duty

1. The tragic events of 11 September 2001 have brought a tremendous outpouring of patriotism from former Maine Army National Guard officers, non-commissioned officers, and soldiers. From retired Colonel's to young specialists, we have received numerous phone calls asking, "How can I volunteer?" The military response to the terrorist attacks in New York and Washington is being formulated by the National Command Authority. And, although President Bush has given authority to mobilize up 35,000 Guard and Reserve personnel, the Maine Army National Guard has not

alerted any of its units. President Bush recently urged the country to be patient while our leaders plan their strategy. We ask that you follow his guidance.

2. U.S Army PERSCOM maintains a roster of retirees who would be willing to volunteer for recall to Active Duty. Any retiree who wishes to have his or her name placed on that list must make a personal phone call to (314) 592-0568. You will have to answer some questions so that your personal information may be updated into the computer. You will also be asked whether or not you wish to be put on a recall list. All you need to do is answer Yes or No.

3. The MEARNG is also establishing a roster of retirees willing to volunteer to serve in State Active Duty. Although we currently have no requirements for retiree volunteers, having a list already identified of those willing to volunteer, should the need arise, would greatly speed up the process. Any retiree wishing to have his or her name placed on a State Active Duty Retiree Call List, please call the HHD STARC Orderly Room at 626-4307/4519.

4. Soldiers who separated from the Maine Army National Guard and are currently in the Individual Ready Reserve have also made inquiries about returning to active ARNG status. Prior service military personnel wishing to rejoin the MEARNG should call the MEARNG Recruiting & Retention Office at 1-800-462-3101. A MEARNG Recruiting NCO will be in get in contact with you.

5. The Adjutant General is extremely pleased by the show of support from all of the former MEARNG soldiers who have demonstrated such willingness to support their state and country. You may be assured that should your services be required and you are willing to volunteer, we will be calling you.

FOR THE ADJUTANT GENERAL:

DONALD L. GRINNELL

COL, MS, MEARNG

Director of Personnel

TRICARE SENIOR PHARMACY PROGRAM -

What happens if the individual has other health insurance that has pharmacy benefits. First, TRICARE is a second payer to such coverage. After a claim has been filed with the primary insurer, and an Explanation of Benefits received, the beneficiary can file a claim with TRICARE. If the other health insurance does not have pharmacy benefits, the TRICARE beneficiary should call the TRICARE pharmacy help line at 1-877-363-6337 and inquire as to what information and documentation is required to change the information maintained by the TRICARE claims processor that your primary insurance does not have pharmacy benefits.

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TRICARE is working on the assumption, which is a normal assumption, that your other health insurance provides pharmacy benefits unless you notify them otherwise. Third, if your other health insurance has pharmacy coverage, you can use the National Mail Order Pharmacy (NMOP) Program only if your other insurance does not cover the pharmaceutical needed or you have exceeded the dollar limit of coverage under your primary plan. So, if you have other health insurance, you are not barred completely from the TRICARE Senior Pharmacy Program, but you do have different guidelines that must be followed.

MEDICARE AND TRICARE - Medicare is first payer, and TRICARE is second payer. This applies whether the individual is under age 65 or over age 65 (effective 1 October 2001). The question doesn't often come up, but we do have retirees with incapacitated children that are eligible for Medicare. Because the incapacitation occurred prior to age 18, the child is entitled to a military ID Card for life, and of course that means eligibility for TRICARE. In some cases the child is entitled to Medicare because of the disability and are covered by Part A and Part B Medicare. Therefore, Medicare first payer and TRICARE second payer.

TRICARE DEFINITIONS

- **TRICARE MANAGEMENT AGENCY (TMA)** - The Department of Defense agency responsible for the management of TRICARE.
- **TRICARE STANDARD** - The TRICARE version of fee-for-service medical insurance. You select your doctor, and pay him his fee. Then you file a claim with TRICARE for reimbursement of their share of the cost.
- **TRICARE EXTRA** - The TRICARE version of Preferred Provider Organization (PPO) medical insurance. You select one of the their enrolled doctors who agrees to provide the service at a reduced cost. The doctor files the claim with TRICARE and after TRICARE has paid their share of the cost, you get billed for your share.
- **TRICARE PRIME** - The TRICARE version of Health Maintenance Organization (HMO) medical insurance. You enroll in TRICARE Prime, select one of the HMOs doctors, pay an annual premium and co-payments for each visit to the HMO. The HMO files the claim with TRICARE for reimbursement. There is no shared cost on your part.

NOTE - These explanations of TRICARE Standard, Extra, and Prime are in short form, because their principles follow what is commonplace in the private sector.

- **DEFENSE ENROLLMENT ELIGIBILITY REPORTING SYSTEM (DEERS)** - A computerized data base that list of all individuals eligible for TRICARE. This includes active duty and their family members, retirees and their family members, widows of active duty and retirees and their children; former spouses and their children. This is the data base must be kept up to date. Data is filed under the service member's Social Security number. If not kept up to date, it could mean a delay in benefits to be provided or the denial of benefits in a worse case scenario. All providers of TRICARE medical care to include the pharmacy program and the dental programs will check with DEERS to determine eligibility.
- **TRICARE MAXIMUM ALLOWABLE CHARGE (TMAC)** - Under CHAMPUS, it was known as CHAMPUS Maximum Allowable Charge (CMAC). Some people use the terms CHAMPUS and TRICARE interchangeably. TMAC is the amount the government deems "customary and reasonable", which TRICARE uses to calculate the benefits it pays. "Customary and reasonable" is not unique to TRICARE. It is used by all insurance companies in the adjudication of their claims.
- **TRICARE SERVICE CENTER (TSC)** - The customer service center of the TRICARE Contractor charged with processing TRICARE claims in that region. This is always a good place to start to get answers to TRICARE questions.
- **DEBT COLLECTION ASSISTANCE OFFICER (DCAO)** - Located in each TRICARE region, DCAOs serve as beneficiary advocate for medical debts referred to a collection agency and will assist the beneficiary is getting these debt claims resolved.
- **COST SHARE** - TRICARE is a cost share program between the government and the beneficiary. TRICARE pays part of the TMAC, 80% for active duty family members, 75% for retirees and family members, widows and former spouses. The beneficiary is responsible for the remainder of the TMAC.
- **DEDUCTIBLE** - This applies to TRICARE Standard and TRICARE Extra only. This is the amount the beneficiary must satisfy each year, before TRICARE begins to Cost Share.

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- **CATASTROPHIC CAP**- This is the maximum out-of-pocket expenses that a TRICARE beneficiary will be responsible for in any year for TRICARE covered services.
- **CLAIMS PROCESSOR** - The sub-contractor that handles a particular region's TRICARE Claims. This is the place you or your provider will send claims for reimbursement of medical expenses. Don't know your region or their address or phone number? Go to <http://www.tricare.osd.mil/tricare/trimap2.html> and click on the appropriate state, usually the one you live in.
- **COORDINATION OF BEFEFITS (COB)** - This is the process by which two entities coordinate to make sure they don't double pay for the same medical procedure. In such cases you need two or more medical care coverage programs which pay benefits. TRICARE and other health insurance is an example. Who ever pays second will coordinate with the first payer to make sure they don't pay more than the total bill may have been. You will find this also taking place when TRICARE becomes second payer to Medicare effective 1 October 2001.
- **EXPLANATION OF BENEFITS (EOB)** - This is a very important document. All health care insurance companies provide them. If you have other insurance, you will need an EOB from that insurance indicating their payment and it must accompany your TRICARE claim. COBs are the process that governs the payment of claims when you have Other Health Insurance (OHI) coverage in addition to TRICARE. Since TRICARE is a second payer to other insurance, including Medicare, you need the EOB attached to your TRICARE Claim. For those of you who had a supplement to TRICARE or Medicare, you know how the system works already.
- **CATCHMENT AREA** -The Geographical areas as determined by the Assistant Secretary of Defense for Health Affairs and defined by a set of five-digit zip codes. Generally, the catchment area coverage is an area approximately within 40 miles of a military inpatient medical facility. Now, because some zip-codes have strange geographical configurations, you have to give and take a little on the 40 mile radius. Use the 40 mile radius or one-hour driving time as a rule of thumb.
- **BASE REALIGNMENT AND CLOSURE (BRAC) SITE**: This is a military installation that has been closed, downsized, or certain functions modified under the Congressional mandated rule.

In some cases BRAC is already taken effect, and in some places it is not yet completed.

- **CO-PAYMENT**: This is generally a set fee that you pay each time you visit a doctor or pay for a prescription, etc. It's a set dollar amount instead of a percentage of the cost. The \$3 fee for NMOP prescriptions is a co-payment. For those retirees under TRICARE Prime, the \$12 you pay each time you visit the doctor is a co-payment. Cost sharing is different. Cost share, as those under TRICARE Standard or Extra know, is the 20% of the allowable and reasonable charge that is your responsibility for the treatment you received.
- **LEAD AGENT** - This is the military officer, usually of general or flag rank, of the military service who has responsibility for the TRICARE region. Within that region, the Lead Agent represents all services, in dealing with the TRICARE support contractor that processes the TRICARE claims for that region. Looking for your lead agent? Go to <http://www.tricare.osd.mil/tricare/trimap2.html> and click on the appropriate state.

PART B MEDICARE LATE ENROLLMENT -

Individuals age 65 and older who did not enroll in Part B Medicare when they first became eligible pay a penalty in the form of higher premiums based on each year they delayed enrollment. There are several legislative proposals to exempt military retirees currently Medicare eligible but not enrolled in Part B from the penalty. There has been little movement on this issue, and with Congress having recess for the month of August, it becomes very doubtful if such legislation will pass before 1 October. However, if passed before the next open enrollment period starts in January 2002, it will help those military retirees. Therefore, timing is important with this legislation. Even after the August recess, there are not many days left in 2001 in which Congress will be in session to pass such legislation. If not passed to impact those retirees eligible to enroll in the next Medicare Open Enrollment period, you should not wait another year hoping that Congress will pass legislation exempting military retirees from the Part B penalty before the 2003 open enrollment period. Remember that enrollment in Part B Medicare is required to have TRICARE after age 65. Delaying your enrollment in Part B Medicare only further delays your eligibility for TRICARE.

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MEDICARE GAPS OR WHY YOU NEED TRICARE AFTER AGE 65 (OR SOME OTHER SUPPLEMENTAL INSURANCE) -

Parts A and B of Medicare do not pay the total cost of hospitalization or doctors charges. Some of the gaps in Part A Medicare that you need to watch are –

- For the first 60 days (day 1 through 60) of hospitalization, you are responsible for \$792 of the charges.
- For the next thirty days (day 61 through 90), you are responsible for up to \$198 per day.
- For the next 60 days (day 91 through 150) you are responsible for up to \$396 per day.
- For skilled nursing, you are responsible for \$99 per day for days 21 through 100.
- If you need blood, you pay for the first three pints.

Some of the gaps in Part B Medicare that you need to watch are -

- The \$100 annual deductible.
- You are responsible for 20% of the approved Part B Medicare charge if the doctor accepts Medicare payments.
- You are responsible for 20% of the approved Part B Medicare charge plus the difference between the total and 115% of the bill if the doctor does not accept Medicare payments.
- You are responsible for all prescription drugs.
- You are responsible for 50% of outpatient mental health treatment.

WILL DOCTORS ACCEPT TRICARE UNDER TRICARE FOR LIFE?

From a practical point of view, participation in TRICARE does not matter. Medicare is the primary payer under TRICARE For life. And nearly all providers accept Medicare patients. Most providers now bill Medicare directly, a practice that will continue under TRICARE. Based upon a data match between Medicare and TRICARE, both Medicare and TRICARE will reimburse the provider (unless there is other health insurance). In most cases, Medicare will pay first and the remaining out-of-pocket expenses will be paid by TRICARE.

TRICARE PLUS - TRICARE PLUS is a primary care enrollment program and does not affect the enrollees use or payment of civilian health care benefits. A TRICARE PLUS enrollee will have the other TRICARE or insurance programs pay for the health care received. Under TRICARE PLUS a retiree can enroll with a military primary care provider and be provided access to primary care on the same basis as one enrolled in TRICARE Prime. This tells us that TRICARE PLUS will only be available where TRICARE Prime is available and will involve a military medical facility. Additional information will be forthcoming as the program is developed and marketed across the country. TRICARE PLUS is available to retirees not enrolled in TRICARE Prime, but reside near a military medical facility.

TRICARE PLUS is not portable to another military facility, does not require premiums, does not replace any of the other TRICARE programs, and does not guarantee enrollment availability. If a military medical facility does not have the capacity to accept or enroll any more beneficiaries, TRICARE PLUS will not be available. TRICARE PLUS is for those retirees residing near a military hospital, have other insurance, and want to use the military medical facility as their primary care provider. This appears to be a good program for retirees on Medicare who want to use a military medical facility as their primary care provider.

TRICARE FOR LIFE PERSONAL PROFILE -

The Retired Officers Association (TROA) has come up with a computer program that will help retirees age 65 and older to determine how this new TRICARE benefit will affect them. Simply go to their web site <http://www2.troa.org/TFLProfile> answer a few questions and then print out the results. The program is free, you don't have to be a member of TROA, and the information is kept confidential.

CHAMPVA FOR LIFE - Do not confuse CHAMPVA with CHAMPUS or TRICARE. CHAMPVA is for family members and survivors of 100% permanent and totally service-connected disabled veterans who died of service connected conditions or who were totally disabled from a service-connected condition at time of death and who are not entitled to CHAMPUS or TRICARE. Effective 1 October 2001, CHAMPVA will be extended to those age 65 and older. Prior to this, CHAMPVA, like CHAMPUS terminated at age 65 or when the individual becomes Medicare eligible. CHAMPVA, while administered by CHAMPUS, is a Department of Veterans Affairs program. Effective 1 October 2001, CHAMPVA beneficiaries who are age 65 or older and enrolled in Parts A and B,

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Medicare, will have CHAMPVA as second payer to Medicare. CHAMPVA beneficiaries who were age 65 on 5 June 2001, but not enrolled in Part B Medicare will be eligible for this extended benefit without the Part B Medicare enrollment. If a beneficiary reached age 65 after 5 June 2001, enrollment in Part B Medicare is required. For those CHAMPVA beneficiaries not entitled to Medicare, there is no change in their CHAMPVA benefits, even if they are age 65 or older. CHAMPVA beneficiaries can obtain additional information at 1-888-289-2411 or at <http://www.va.gov/hac>. Questions can be e-mailed to hac.inq.med.va.gov. Reminder, CHAMPVA is for survivors and family members of totally service-connected disabled veterans. It is not for veterans nor those entitled to CHAMPUS or TRICARE.

MILITARY RETIRED PAY AND SOCIAL SECURITY BENEFITS

– This question keeps rising. There is no reduction in military retired pay when one commences to receive Social Security benefits. Social Security benefits are not reduced because a person is in receipt of military retired pay. The worst part of this whole affair, is that there are probably some retirees and spouses who have not applied for Social Security benefits because they believed they are not entitled to it.

SOCIAL SECURITY BENEFITS - Because the retire and spouse relationship is the most prevalent in the retired community, it is this relationship that the following will concentrate on here and not on children or former spouse Social Security benefits. They are in a category by themselves. Nor will the following cover disability benefits payable under Social Security. Finally, certain federal, state, and other government workers, because of other aspects of the Social Security law, are also not covered in this explanation.

In the simplest of forms, a worker's Social Security covered employment provides:

1. A retirement benefit for the worker.
2. A retirement benefit for the spouse, usually 50% of the workers retirement benefit.
3. A survivor benefit for their surviving spouse, usually 100% of the workers retirement benefit.

First, let's look at a case where only one of the spouses had Social Security covered employment and the other spouse never worked outside the home. The worker will receive a retirement benefit and the spouse will receive a spouses retirement benefit. Upon the death of the worker, the spouse loses the spouse retirement benefit and gains the

surviving spouse benefit. If the spouse dies, the worker continues to receive their worker retirement benefit.

Second, let's look at a case where both spouses had Social Security covered employment. The working spouse with the highest lifetime earnings and therefore the greater Social Security benefit will receive a retirement benefit. The other spouse with lower lifetime earnings, will receive either their own retirement benefit or a spouses retirement benefit, whichever is greater. Upon the death of either spouse, the surviving spouse will either continue to receive their own retirement benefit or the surviving spouses benefit based on the other spouses work record, whichever is the greater.

Third, let's try to look at what this means in dollar amounts. Again, this is in its simplest form, and have not gone into in-depth explanations or minute details of the law. It's the final amounts of money received that this article is trying to convey without making this more complex than it needs to be.

In the first case, the worker has worked and earned a \$1,000.00 Social Security retirement benefit. The non-working spouse receives a spouse benefit of \$500.00. Upon the death of the worker, the spouse loses the \$500.00 spouse benefit and receives the \$1,000.00 surviving spouse benefit.

In the second case, the first worker has earned a \$1,000.00 Social Security retirement benefit. The second worker has earned a \$600.00 retirement benefit. The first worker will receive their retirement benefit. The second worker will also receive their retirement benefit, because it is greater than what a spouses benefit would be, in this case \$500.00. (Had their retirement benefit been only \$400.00, they would have received the spouse benefit of \$500.00). Upon the death of the first worker, the second worker would receive a surviving spouse benefit of \$1,000.00 because it is greater than their \$600.00 retirement benefit. If the second worker dies, the first worker will continue to receive their \$1,000.00 retirement benefit.

While multiple benefits may be an entitlement under the Social Security law, the law prevents receipt of two benefits simultaneously that would exceed the amount of the greater single benefit.

MORE OF SOCIAL SECURITY BENEFITS

Statistics from Social Security indicate that less than 10 percent of our seniors live in poverty. However, if it weren't for Social Security benefits, about 50 percent would live in poverty. Social Security is important, but it is not and cannot be the total retirement or survivor plan. Something else must accompany it. Military retirees are fortunate in that we get Social Security and military retired pay concurrently. That will keep most above the poverty

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level, but not all. Same goes for Social Security survivor benefits and Survivor Benefit Plan (SBP). Survivors receive their full Social Security benefit to which they are entitled, either on their own work record or that of the deceased spouses (or a combination of the two) which ever provides the greatest benefit. SBP benefits for Social Security survivor benefit recipients receive a minimum of 35 percent (55% until age 62 plus full Social Security Benefits) of the retirees covered retired pay at time of death. With an average annual Social Security survivor's benefit of \$9,732 and the average SBP benefit of \$7,958, military survivors with SBP are in a much better position to stay above the poverty level. Remember, military and Social Security benefits may not be the total needed, but it's two permanent blocks of any retirement or survivor plan.

ANNUITIES FOR CERTAIN MILITARY

SURVIVING SPOUSES (ACMSS) – Applications for this benefit continue to be received. Even though the program has been in effective since 1997, there are some widows who are just now finding out about the program. We continue to advertise the program, and it just takes time to reach all the little corners of everyone's world. While the payment is not great, \$188.88 per month in 2001, for many it means a lot. Plus, retroactive payments back to the date of the law. For never remarried survivors of active duty retirees who died before 21 March 1974, payments can be made retroactive to 1 December 1997. For survivors of Reservists who were retirement eligible (had their 20 year letter) and died between 21 September 1972 and 1 October 1978, payments are also retroactive to 1 December 1977. A later change in the law, extended these benefits of surviving spouses of Reserve personnel who were retirement eligible and died at any time prior to 1 October 1978. These benefits, however, are only retroactive to 1 December 1999. While these benefits are for survivors, cost of the program does not come out of money for SBP payments. Each service has to pay the cost of this program from existing funds. While I don't know what it is costing the other services, the cost to the Army is between \$2.5 and \$3 million per year. To be eligible for ACMSS, a widow must never have remarried and not in receipt of Dependency and Indemnity Compensation (DIC), Retired Servicemen's Family Protection Plan (RSSPP) or Minimum Income Widow (MIW) benefits. As you can see, basically it is for widows of retirees who retired and died before SBP and RCSBP was established. Applications must be forwarded using DD Form 2769. There is no deadline line when these applications have to be received.

FREE EYE CARE – The foundation of the American Academy of Ophthalmology, together with the Knights Templar Eye Foundation, is offering free eye care to US Citizens or legal residents, age 65 and older, who have not had an eye examination by an ophthalmologist in the past three years. National wide, more than 7,000 physicians participate in this program. The physician will provide a comprehensive medical eye examination and treatment for any conditions diagnosed at the initial visit. If a diagnosed disease requires ongoing care, treatment will be provided for one year. Eye glasses and hospital services are not included. Information and a list of participating ophthalmologist may be obtained by calling (800) 222-3937.

NOTICE TO HISTORY BUFFS

INTERESTED IN LISTENING TO THE NIXON TAPES?

Go to <http://www.ssa.gov/history/Nixon/nixontapesfa.html>. This maybe beneficial to your children or grandchildren with an American history report on Watergate and the Nixon era.

WORLD WAR II VETS - For those who took part in the Normandy invasion and the liberation of France, France is issuing "Thank You" certificates. The French Consul Generals (ten of them in the US) in cooperation with State Veterans Affairs departments, and veterans organizations are issuing the "Thank You" certificates. More information at <http://www.ambafrance-us.org>.

NATIONAL D-DAY MEMORIAL – Located in Bedford, VA, at the junction of VA Route 122 and US Round 460 bypass. **Why Bedford VA?** Bedford is a town of about 3,200 people who lost 21 of its 35 young men on D-Day who were assigned to A Company, 116 Infantry Regiment, 29th Infantry Division. The 116th Infantry shared honors with the 16th Infantry Regiment, 1st Infantry Division as part of the first wave to hit the Normandy Beach that morning, 6 June 1944. When they hit the beach, there were 35 soldiers from Bedford.

John Slaughter, a member of A Company at Omaha Beach has been the driving force behind this national museum which was dedicated on the 6th of June of this year. More information is available at <http://www.dday.org/> Donations should be sent to National D-Day Memorial Foundation, PO Box 77, Bedford, VA 24523.

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HIGH SCHOOL DIPLOMAS FOR WWII VETERANS



- Many states have enacted legislation that awards high school diplomas to WW II veterans. Back in the 1930 and early 1940's many children of working families did not attend high school. Also we must remember, many enlisted in the service before they graduated, so this is a nice gesture to insure they all have a diploma. Very late, but better than not recognizing their service to country. The following states either have enacted or are working on administrative rules or legislation that award high school diplomas to World War II veterans:

Alaska	Iowa	New Hampshire
Alabama	Louisiana	New Jersey
Arkansas	Maine	New York
California	Massachusetts	Pennsylvania
Colorado	Michigan	Rhode Island
Connecticut	Minnesota	Texas
Florida	Missouri	West Virginia
Idaho	Nebraska	

This list is not all-inclusive and there may be other states that are not listed or in the process of passing such legislation. Veterans and family members interested in finding out if their state is involved in the program contact their state Department of Veteran Affairs.

KOREAN WAR POW/MIA SEARCH - Search teams are in North Korea operating to recover remains of servicemen missing in action from that conflict. These negotiations between the US and North Korea took a long time, but we now have cooperation in searching for remains. While current searches are being conducted in the areas of Unsan, Kjaechon, and Kugan, later this year the search will include the Chosin Reservoir area. Estimated losses in the Chosin Reservoir could be in the range of 750. The search teams, consisting primarily of personnel from the US army Central Identification Laboratory in Hawaii are from the same unit as the personnel seeking remains as a result of the Vietnam conflict. The Korean team has a lot of work ahead of them due to the estimated 8,100 American MIAs. So far, 107 remains have been recovered, but not all have yet been identified or turned over to family members for burial.

HARD TO BELIEVE: - About the time you think you have seen or heard it all, something new comes along. A move to eliminate Mothers and Fathers Day, because some

people are offended and others might possibly be embarrassed by such celebrations that they cannot participate in. What will be next? Hope non-veterans or the living don't decide to do away with Veterans Day because they are not veterans, or the living do away with Memorial Day because they aren't dead.

TRAINING IS DECLARED MOST IMPORTANT

- In a recent nationwide survey of Army National Guard soldiers, approximately 66% of the over 5700 responses indicated professional training was their biggest concern. Even though family time, deployments and other well-being or quality of life issues are important, National Guard soldiers say training is more important. This represents that soldiers demonstrate a clear understanding of their mission, what is expected of them, and failure to be adequately trained has consequences they fully understand.



ARMY'S BLACK BERET

- The following article was written by the Sergeant Major of the Army who gets to the core of the subject. Hope you find it interesting.



In recent months, it has become increasingly apparent that opinions on the beret are nearly as numerous as the myths and misconceptions surrounding both the beret's history and our reasons for switching to it.

I've made it a point to talk about the beret with nearly every group of soldiers I've spoken with in my travels. Typically, I've asked for a show of hands from people who think the black beret is a bad idea. As a rule, about 20-30 percent of the soldiers raise their hands.

Then, nearly every group has shared some good-natured laughs with me as we take a look at what soldiers really know about the topic.

"What kind of units wore the black beret from 1973-1979," I begin asking the soldiers who raised their hands.

"What was the first unit in the Army authorized to wear black berets?"

"True or false -- Rangers wore berets in World War II?"

"True or false -- Soldiers graduating from Ranger School are awarded a Ranger tab and a black beret?"

"What is the only course in the Army where soldiers are awarded berets upon graduation?"

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"How many years has the Army talked about putting every soldier in a black beret?"

Beginning as early as 1924, armor units in the British Army began wearing black berets for a few very simple reasons. For one thing, the color hid the grease spots tankers often left on their hats when putting them on and taking them off as they worked on their vehicles. Also, the beret allowed tank crewmen to comfortably wear radio headsets and push their faces against the tank's telescopic sights.

Although historians say a few Ranger units unofficially wore black berets during the early 1950s and again during the Vietnam War, the Center of Military History can find no photos or documentation indicating World War II. Rangers were ever authorized to wear berets of any color.

The headgear did not become an official part of the Ranger uniform for another 25 years. In 1975, the Army authorized two newly formed ranger battalions to wear black berets -- one year after both armor and cavalry units around the Army began wearing black berets.

The Opposing Force units at the National Training Center, Joint Readiness Training Center and Combat Maneuver Training Center have worn black berets for years. Further, armor and cavalry units throughout the Army were authorized black berets from 1973-1979.

A few months back, one old cavalryman even told me that when Chief of Staff Gen. Bernard Rogers decided in 1979 that only special operations and airborne units would be authorized berets, tankers in his unit objected to the decision and burned "their" black berets in protest.

It is also interesting to note how many soldiers believe that Ranger and Airborne School graduates receive either black or maroon berets upon completing their respective courses. Very few soldiers realize that Special Forces Qualification Course graduates are the only troops in the Army awarded a beret and tab when they complete their school.

Thus far in talking to literally thousands of soldiers about the black beret, only one person-- a sergeant at Fort Gordon, Ga. -- knew that the Army's leadership had considered transitioning the entire force to black berets for more than a dozen years. Each time, the decision was deferred because of other priorities.

During his first year as chief of staff, Gen. Eric Shinseki concentrated on building up momentum for our ongoing transformation. Only in his second year as chief did he decide the time was right to wear black berets.

At the end of my beret quiz, I ask soldiers to tell me what they know about the Army and our ongoing transformation. I'm proud to say most of us have a working understanding of the Army transformation.

As I explain it, Gen. Shinseki's intent with transformation is to prepare the Army for the diverse missions our country is now asking us to perform.

Prior to Desert Storm, Saddam Hussein overran Kuwait in a matter of days and stopped his forces at the border just north of oil-rich eastern Saudi Arabia. Mysteriously, he then sat and watched for six months as we reinforced our rapid deploying airborne units. In the end, the mass of our assembled combat power allowed us to achieve a quick, decisive victory.

For the foreseeable future, there will remain in the world a number of countries and leaders who will think it wise to challenge the United States, our interests and our allies.

Nobody will ever know for certain why Saddam stopped when he had our forces outgunned and outnumbered. Far more certain is the fact that the next dictator to challenge us won't repeat Saddam's mistakes. When future foes mobilize their forces, they will likely move quickly while hoping they can achieve their objectives before we can deploy our forces.

To be ready for that kind of showdown and to better prepare us for missions like those in Somalia, Haiti, Bosnia and Kosovo, Gen. Shinseki is transforming the Army into a force that's more agile, deployable and lethal.

It may be something of oversimplification, but in the end transformation will result in heavy units that are more deployable and agile and light units that are more lethal and survivable. The result will be warfighting formations that can deploy about as fast as today's light units but pack a lot more firepower and mobility.

So, as we move toward that goal, I ask groups to name the one uniform item that could logically symbolize that transformation -- one item that has, over the years, been associated with both heavy armor units as well as the best light infantry unit in the world -- the black beret.

Change is never easy, and I understand that. It's especially difficult in an organization as large and grounded in history and tradition as the Army. But, I also understand that we must change if we are to be ready for the challenges that await us in this new century.

For the most part, our military has done a poor job of envisioning and preparing for the next war. Typically, we have trained and equipped our military based on what was true in the last war while failing to see the coming of a different conflict that was often less than a decade or two away.

These mistakes have been costly -- they have been paid for in the lives of our soldiers as we have often lost early battles in a number of wars. It is a testament to the greatness of our country and our military that we learned

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quickly in these conflicts and adjusted our equipment, training and tactics and achieved victory.

But, it makes sense to me to begin changing with the world and design formations that are better suited for future conflicts. Not only could this make the difference in these yet-to-be battles, but it might let us avoid them entirely as future enemies gauge our capabilities and decide their best course of action is to avoid a fight with us at all costs.

The last question I typically ask soldiers is, "how many of you have ever celebrated the Army's birthday?" Sadly, I would tell you that maybe 25 percent of them indicate that they have.

That, I tell them, is about to change. In the future, we're going to take pride in the Army's heritage to the point that if there's two soldiers in a fighting position on June 14, I expect them to put a match in a piece of MRE pound cake, blow it out and then sing "Happy Birthday" to the Army.

In recent years, the Army has been the silent member of the Defense Department as we have quietly gone about doing our nation's business without calling a lot of attention to ourselves and our accomplishments. There's something to be said for modesty, but we deserve to flex occasionally and tell people who we are, where we've been and where we're going.

I would hope that these thoughts would add a bit to soldiers' understanding of both the Army's transformation and the change to the black beret.

by Sergeant Major of the Army Jack L. Tilley

TYPE 2 DIABETES - Compensation for veterans with Type 2 Diabetes moved closer to reality when the final rules were published in the 8 May Federal Register. The effective date was the 8th of July (60 days from date of publication in the Federal Register). Depending upon severity of the Diabetes, ratings could be anywhere from 0 (non-compensable but still a disability) to 100%. Type 2 Diabetes is another side effect of exposure to Agent Orange.

BUY GOVERNMENT SEIZED PROPERTY OVER THE INTERNET - Property seized by US Marshals during their operations is available for purchase on the Internet at <http://www.bid4Assets.com>

BASE REALIGNMENT AND CLOSURE

(BRAC) - Recent legislation introduced in the House of Representatives (HR 1820) calls for more base closures in 2003. What is unique about this legislation, is that the proposal, if passed, would require DOD to publish a list of so-called "core" installations, which are essential of national security. Installations on the "core" list would be exempt from BRAC.

SAFE DRIVING IS A FULL-TIME JOB

For more than half a century, driving has been pretty simple: get in the car and drive. Hands on the wheel, eyes on the road, and every few seconds check the rear-view mirror.

How times have changed! These days, with our hectic schedules and the dramatic increase in in-vehicle technology, it seems we do everything in our cars except drive. We fiddle with sound and navigation systems, read, eat, shave, put on makeup, talk on the phone and even work on our laptops!

Drivers in America spend 500 million hours in their vehicles every week. With the number of registered vehicles on the road topping 200 million and rising, it's certain that the amount of time we spend in our cars will continue to increase. And with our lives having become so busy, more and more of us feel a need to accomplish something with every free moment we have. Since driving is often incorrectly viewed as "down time", we end up doing things in our vehicles that we are unable to get done before leaving the house or office. This creates a dangerous driving environment.

Studies by the U.S. Department of Transportation estimates that driver distraction is a factor in 4,000 to 8,000 crashes **per day**.

Yet, motor vehicle crashes that are a result of inattentive behavior are *predictable, preventable, and within the driver's control*. They are **not** accidents.

A HISTORY OF VARIOUS DISTRACTIONS THAT HAVE AN EFFECT ON TODAY'S DRIVERS:

- 1913** Windshield wipers became standard equipment on vehicles.
- 1921** First drive-through restaurant opened.
- 1924** Radios first installed in vehicles.
- 1939** First multi-button radio tuner installed in vehicles.
- 1983** Cell phones first introduced.

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- 1988** First compact disc players installed in vehicles.
- 1994** In-vehicle navigation systems introduced.
- 1994** More than 50% of fast food revenues coming from the drive-through windows.
- 1996** E-mail access via mobile telephones made available.
- 2001** Mobile productivity centers introduced, designed to allow consumers to access computer data while in their vehicles.

Coming Soon

- Satellite digital audio radio with up to 100 stations.
- Infotainment PC with Internet access and e-mail.
- Rear-seat entertainment systems featuring DVD movies and video games.

SPACE A TRAVEL - When thinking about Space A travel, access to such information over the Internet has been a real boon to travelers. One place to get comprehensive information is at <http://www.militaryliving.com>. You can also go to one of the Air Force Space A terminals to get information, depending upon which terminal you intend to use. By typing in the last name of the air force base in between <http://www.af.mil> most of them have a Space A site. Be sure to put a period between the base name and af.



PLAN ON TRAVELING OVERSEAS - The Department of Defense has launched a new deployment web site. While the Website is geared toward active duty, Reserve and National Guard personnel being assigned OCONUS, there is some information to be gleaned by retirees who might be vacationing in these same countries. Go to <http://deploymentlink.osd.mil>.

VACATION AT THE BEACH

Two often overlooked military facilities for spending time at the beach is the Navy's lodge at Little Creek, VA (1-800-NAVY-INN or <http://www.navy-nex.com/lodge/index.html>) and Bellows Air Force Station. Where is Bellows Air Force Station?. It's about 16 miles from Honolulu, on the island of Oahu. Call 1-800-437-2607 for information and reservations. Other links that may be of interest to retirees visiting Hawaii:



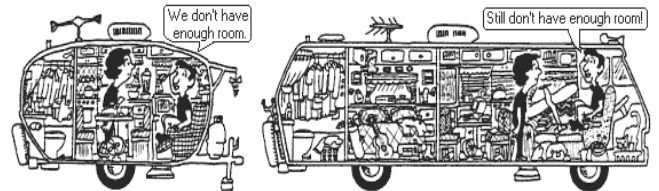
Here are web sites to check out for military lodging accommodations:

- Inn at Schofield Barracks (Oahu, Wahiawa area) - <http://www.innatschofield.com>
- Hale Koa Hotel (Oahu, Waikiki area) - <http://www.halekoa.com>
- Bellows Air Force Station (Oahu, Waimanalo area) - <http://www.bellowsafs.com>
- Hickam Air Force Base (Oahu, Honolulu area) - <http://www.hickamservices.com/lodging>
- Marine Corps Base, Hawaii (Oahu, Kaneohe area) - http://www.usmc-mccs.org/busops/Lodging/lodging_main.asp – HAWAII
- Kilauea Military Camp (Island of Hawaii, Volcano area) - <http://www.kmc-volcano.com>
- Barking Sands Missile Range (Island of Kauai) - <http://www.pmr.f.navy.mil>

Finally, here is a web site for visitors to the State of Hawaii: <http://www.ehawaii.gov/visiting/html/index.html>

This site should be useful in planning activities and sights to see.

TAKING A CAMPING TRIP? – Got your RV or camper packed and ready to go, but don't know where to



go? Try checking out the new Army Morale, Welfare, Recreation (MWR) Outdoor Recreation Web Site at <http://www.pathsacrossamerica.com>. While the site is new, they have big plans for expanding it in the future with not only more information for stateside Rv'ers and Campers such as a trip computer to determine mileage but also information on sites in Europe.

For local information at Brunswick Naval Air Station in Brunswick, Maine:



<http://mwr.nasb.navy.mil/>

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WHAT'S ON SALE AT YOUR COMMISSARY? -

Go to your commissaries Website and see what's on sale and any specials they may have. Each commissary will have its own web site. Start by going to <http://www.commissaries.com> When you get there, click on Locations, then click on Map of the US, then click on the state you are interested in, and then click on the commissary of choice.



RESERVISTS COMMISSARY ID CARDS

The Commissary Privilege Card (DD Form 2529) authorizing drilling Reserve and National Guard personnel their 24 visits to the commissary is issued by the Reserve or National Guard unit to which the soldier is assigned. For "Gray Area" Reserve and National Guard personnel, their Commissary Privilege Card is mailed annually from the location where their military personnel records are retained. "Gray Area" Reserve and National Guard personnel are those individuals who are retired, but not yet age 60 and in receipt of retired pay. Once they start to receive retired pay, they receive the same type ID card that active duty retirees receive and will not longer need the Commissary Privilege Card. Commissary Privilege Cards are not issued by military commissaries nor the Defense Commissary Agency. Remember, Reserve and National Guard personnel must have their ID Card and their Commissary Privilege Card to take advantage of shopping benefits that the commissaries offer. It's your benefit, so use it.

SHARE OF FEDERAL INCOME TAX -

Individuals pay according to income. A comparison was designed to show the differences before and after the administration's tax cut plan become effective. This comparison is not the percentage of taxable income that one pays, but the share of the total taxes paid by income levels. Here is the table:

Less than \$50,000	BEFORE 14.3%	AFTER 14.1%
\$50,000-\$75,000	BEFORE 14%	AFTER 14%
\$75,000-\$100,000	BEFORE 13.3%	AFTER 13.3%
\$100,000-\$200,000	BEFORE 26.3%	AFTER 26.5%
Over \$200,000	BEFORE 32.1%	AFTER 32.2%

Not much of an advantage from one income group to the other.

PROTECTING YOURSELF AGAINST COMPUTER VIRUS' - Even

if you recognize the sender's name, that is no guarantee of cleanliness because the sender's machine can be contaminated and by accessing the address book the virus sends contaminated messages without the user knowing it. Rule #1 is be paranoid and open no attachments. You can always reply to the sender and ask if he sent you the message. If "yes", then 99% safe, if no than 100% UNSAFE".



FEEDBACK

Let us know what you think of the newsletter. We value your opinion and will publish your comments (without name unless advised otherwise). We also solicit your thoughts on other information provided.

Thanks to all of you who have given me feed back. If you would like to have something noted in the newsletter please get back to me at 626-4380 or e-mail me

Dean.Soule@me.ngb.army.mil

I have included just a few of the many comments that I have received. For any request that I receive, I try to respond back to the individual or include it in the next newsletter.

- *Thanx for all U do to keep us updated on current happenings - especially for us "old retired" folks!*
- *Thanks for keeping me in the loop. I really appreciate your updates*
- *Just a word to let you know how much I appreciate your efforts to keep those of us who once served informed of what's going on. We salute you "To The Last Man"*
- *Enjoy receiving the newsletter as it makes me feel "NOT FORGOTTEN" thanks for the information.*

Retiree E-Mail Addresses

Listed below are e-mail addresses of some of our retirees. This is a way of keeping in touch, providing upcoming events and news of interest between regular issues of the newsletters. If you would like to have your e-mail address included in this list, e-mail me at Dean.Soule@me.ngb.army.mil



Adams, Earl, MG – adams_earl@msn.com
Amoroso, Francis (Frank) J, COL – colonelandbetty@nlis.net

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Beaule, Donald, SFC – gnfshng437@aol.com
 Benson, Donald, 1SG – benson@zwi.net
 Blaine, Bill, whb001@nemaine.com or
blainewh@rcas.ngb.army.mil
 Blair, David, COL - dhblair@mint.net
 Braley, Gary, CW4 – gabraley@midmaine.com
 Burnett, Mark, MSG – mapo57@aol.com
 Cleaves, Arthur, COL - Arthur.Cleaves@me.ngb.army.mil
 Clements, Erwin F., LTC - colclements@msn.com
 Corr, Patrick O., SFC – pocorr@mint.net
 Danforth, Willie, SSG - willdol@megalink.net
 Freeman, David, 1SG –
dfreeman@maine.rr.com
 Gray, Leslie, 1SG – bassgray@aol.com
 Grass, Nathan, BG – ngrass@maine.rr.com
 Gravelle, Raymond, SFC –
gravelle2ray@aol.com
 Haley, Dan, COL - dan@haleyins.com
 Howland, Peter, SFC – moat@juno.com
 Johnson, Eric, SFC - johnsonel@cybertours.com
 Knight, Richmond, LTC –
captmidnight@aol.com
 Knowles, Terry, CSM - mawtrk@mint.net
 Laflin, Donald, COL – dbll@ctel.net
 Laflin, James, LTC – james.laflin@state.me.us
 Luke, Joe, SFC – jluke49301@aol.com
 Marden, Donald, BG – dhmarden@mint.net
 Merrifield, Justine, SFC - merrij@pivot.net
 Moreau, Ernest M., SGT -
lulubell@cybertours.com
 Mullett, Alan, CW4 – allinmulet@loa.com
 Musk, Gautrey, COL – gmsk@zwi.net
 Nichols, Donald E., BG –
den7107_2001@yahoo.com
 Owen, Gary, SFC – gsowen@mint.net
 Perkins, Allen, 1SG – alsar@cybertours.com
 Picard, Glen, SFC - glenpi@ctel.net
 Pike, Arthur, - apike@maine.rr.com
 Preble, David, SGT – david.preble@verinon.net
 Rees, Harold, COL – msspopoperations@in-tch.com
 Roussel, Ron, CW5 -
ronrous@msn.com
 Royle, Jean, SFC – jrcservices@yahoo.com
 Sirois, Charles R. (Ron), 1SG –
rons@ainop.com
 Soule, Dean, SFC – deanovet@zwi.net
Dean.Soule@me.ngb.army.mil

Seigars, Jim Sr., SSG – jimsauto@zwi.net
 Soares, Frank, LTC - Frank.Soares@me.ngb.army.mil
 Soucy, Gerald, SFC – angela@nci1.net
 Soule, Richard, MSG – dsoule@clinc.net
 Taylor, Scott, LTC – Taylorcst@aol.com
 Tibbs, Dan, SFC –
Daniel.Tibbs@me.ngb.army.mil
 Toppan, Willington C., COL –
clough.toppan@state.me.us
 West, Richard, MAJ – major063@aol.com
 White, Albert, BG – ajwhite@zwi.net
 Whitney, Edwin, BG – edfwhitney@yahoo.com



*The intent of the Retiree Council and the
Retiree Newsletter is to keep the retirees
informed and maintain comradery.*

We are now up to 1,090 members strong.

Dean A. Soule

****RETIREE COUNCIL MEMBERS****

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****PARTING THOUGHTS****

A good friend of mine e-mailed me the following message with the thought that I might find it interesting. It's from a well know songwriter and singer that shares his feelings on the tragedy that struck our country. All of us have our views and thoughts, but I think he said it well.

After The Tragedy

The day after the terrorist attacks on New York and Washington I was busy answering e-mail when the shock wore off enough for the enormity of the events to truly dawn on me. And I wept, bitterly wept and cried out to Almighty God in desperate prayer. I was angry, confused and heartbroken that our country had been attacked in such a cowardly and heinous fashion. The loss of innocent life and the destruction of three of America's most recognizable icons was just almost too much to bear. I have come to some realizations concerning this tragedy and I would like to share them with you. They are my heartfelt feelings and I believe what I will tell you with all my heart. Here I will put a warning to all of you who are offended by the mention of God's name and the defense of his proper place in American society. You'd best stop reading now. This nation has had the blessing of God's covering which has won our wars, prospered our economy and protected our shores. We saw just a corner of that covering lifted in New York and Washington on the 11th of September, and the results were catastrophic beyond description. Why has this happened? Why has a nation which has enjoyed the blessings of God for over two hundred years suddenly experienced such a catastrophe? We've shaken our fists in God's face for far too long. We have ignored His laws, belittled His son, taken His name in vain until it's almost a national slang word. We have allowed radical groups like the A.C.L.U. to all but remove the name and reverence for God from American society. We have murdered untold millions of unborn children and tolerated an immoral president in the name of a good economy. We have proclaimed that homosexuality is just another lifestyle when the Bible clearly states that it is an abomination to God. We have encouraged illegitimate birth, and condoned living together out of wedlock, practiced racial prejudice and child molestation, followed new age religions and harebrained spiritual leaders. Some of our music is fit for nothing but a garbage can, we are surrounded by greedy opportunists who would sink low enough to use this tragedy for an excuse to raise the price of gasoline to five dollars a gallon. We allow our streets to be inundated with punks who sell death to our children in the form of drugs. Politicians tell outright lies to further their cause and waste our tax money on frivolous programs which do nobody any good. Our city streets are rampant with violent crime, underpaid, overworked, harried public prosecutors try to put criminals in jail who are being represented by attorneys wearing two thousand dollar suits. We can no longer travel

this road people. This road leads to hell. We can no longer listen to the voices who preach division and unbelief. We have to eradicate the people who attacked us, not in vengeance but in justice, and there is a difference. Vengeance would be to drop an atomic bomb on Afghanistan, justice is to take out the guilty parties and everybody associated with them. We must show the world that this kind of behavior will not be tolerated by a civilized nation. But above all we must turn back to God. We must clean up our national act. God's word says that if His people called by His name will pray and repent and change their wicked ways that he will hear from Heaven and heal their land. And this land needs a lot of healing. And I beg you, please don't paint everybody from the Middle East with the same brush. The vast majority of the Middle Eastern citizens came to this country for the same reasons our forefathers did, to escape repression and have a better life. They deplore this atrocity just as much as we all do. We can no more hold them responsible than we could hold people of German decent responsible for the horrible things Hitler did. They are citizens of this nation and deserve to be treated accordingly. I sincerely urge you to join me in sincere prayer for our beloved nation.

What do you think?

God Bless America
Charlie Daniels

